AMENDMENTS TO THE CLAIMS

Please amend the claims of the present application as set forth below. More specifically, a detailed listing of all claims has been provided. This listing of claims will replace all prior versions and listings of claims in the application. Changes to the claims are shown by strikethrough or double brackets (for deleted matter) and underlining (for added matter).

By way of overview, claims 1-8, 10-55, and 60-63 are currently pending. The status of the claims is indicated below:

a) Claims 1, 3, 6, 8, 10-12, 16, 21, 25, 26, 28-35, 38-40, 42, 43, 45, 47, 49, 50, and 60 are currently amended;

b) Claims 7, 17, 18, 44, and 61-63 were previously presented;

c) Claims 2, 4, 5, 13-15, 19, 20, 22-24, 27, 36, 37, 41, 46, 48, and 51-55 are original; and

d) Claims 9 and 56-59 are canceled without prejudice or disclaimer.

Listing of Claims

Begins on the following page.

1. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

wherein the risk management information is segmented within the database for association with a plurality of companies having proprietary interest in, and authorized access to, one or more segments of the risk management information.

2. (Original) A system of claim 1, the authorized access comprising user inputs to the graphics interface regarding risk management information.

3. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

~~A system of claim 1,~~ further comprising one or more workflow process terminals connected in network with the database, for providing updates to the risk management information.

4. (Original) A system of claim 3, the terminals comprising a computer.

5. (Original) A system of claim 3, the terminals comprising one or more of a facsimile, telephone and scanner.

6. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

~~A system of claim 1,~~ the database further comprising assistance data accessible concurrently with authorized access of the risk management information.

7. (Previously presented) A system of claim 6, the assistance data comprising loss prevention and control standards and guidelines.

8. (Currently amended) <u>A graphical and interactive interface system for managing</u> <u>risk management information, comprising:</u>

<u>a secure database having risk management information accessible by authorized</u> <u>access through a network;</u>

<u>a graphics interface for generating graphic data of the risk management</u> <u>information in response to the authorized access; and</u>

<u>means for generating email to alert authorized users to updates to the risk</u> <u>management information,</u>

~~A system of claim 1,~~ a first portion of the risk management information being associated with a first company having proprietary interest in the first portion, a second portion of the risk management information being associated with a second company having proprietary interest in the second portion, the database and interface cooperating to provide access by the first company to the first portion by authorized access while prohibiting access by the second company to the first portion, the database and interface cooperating to provide access by the second company to the second portion by authorized access while prohibiting access by the first company to the second portion.

9. (Canceled)

10. (Currently amended) <u>A graphical and interactive interface system for</u> <u>managing risk management information, comprising:</u>

<u>a secure database having risk management information accessible by authorized</u> <u>access through a network;</u>

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ wherein at least part of the risk management information is

encrypted to facilitate the authorized access, and further comprising one or more access

computers coupled in network with the graphics interface for accessing the risk

management information of the database, each of the computers enabling decryption of

the encrypted risk management information with input of appropriate access codes.

11. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ further comprising first and second computers coupled in

network with the graphics interface, the interface providing the first computer with access

to a portion of the risk management information and restricting the second computer from

access to the portion.

12. (Currently amended) <u>A graphical and interactive interface system for managing risk management information, comprising:</u>

<u>a secure database having risk management information accessible by authorized access through a network;</u>

<u>a graphics interface for generating graphic data of the risk management information in response to the authorized access; and</u>

<u>means for generating email to alert authorized users to updates to the risk management information,</u>

~~A system of claim 1,~~ the graphics interface providing one or more filter functions to manipulate the risk management information for display of graphics data at a computer networked with the graphics interface.

13. (Original) A system of claim 12, the display of graphic data occurring without loading of viewing software at the computer.

14. (Original) A system of claim 12, the filter functions comprising one or more of the following: country, city, state, location identifier, gross site property damage values, property value, total location in square feet, percent noncombustible construction, percent of noncombustible walls and roof deck with combustible roof covering, percent of combustible roof, percent of combustible walls, percent with sprinklers, percent needing sprinklers, survey report delivery time, estimate annual risk avoidance, cost to complete, last survey date, next survey year/month due, ATC earthquake zone, sprinkler protection, water supply, surveillance, warehousing protection, other protection, management programs, impairments, smoking regulations, maintenance, employee

training, new construction, insurance, pre-emergency planning, private fire brigade,

hazardous materials, hot work, loss prevention inspection, fire protection inspection,

hazard evaluation, housekeeping, outside contractors, FEMA flood zones, windstorm, fire

department type, survey frequency, priority, status, customer intent to complete, and

predominate construction.

15. (Original) A system of claim 12, the graphic data comprising one or more

reports selected from the group consisting of fire protection, recommendation summary,

loss prevention survey report delivery, loss prevention survey report schedule, risk

quality benchmarking, risk quality rating, management programs, building construction,

catastrophe, active recommendations, and completion status.

16. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

A system of claim 1, the graphics interface and database forming a web sever

platform to generate secure web pages of the risk management information at a computer

networked with the platform and having authorized access to the risk management

information.

17. (Previously presented) A system of claim 1, the means for generating email generates email in response to receipt of an update to the risk management information.

18. (Previously presented) A system of claim 17, the means for generating email generates email only for authorized user inputs to the risk management information.

19. (Original) A system of claim 17, the email being addressed to a user having the authorized access to the risk management information.

20. (Original) A system of claim 17, the email having a hyperlink to graphic data of the risk management information.

21. (Currently amended) A system of claim 1, the means for generating emails email generates periodic email defining updates to the risk management information.

22. (Original) A system of claim 21, the periodic email being addressed to a user having the authorized access to the risk management information.

23. (Original) A system of claim 21, the periodic email having a hyperlink to graphic data of the risk management information.

24. (Original) A system of claim 1, the database being responsive to inputs by a user with authorized access at a computer networked with the database to securely store electronic documents with the risk management information associated with the user.

25. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

the database being responsive to inputs by a user with authorized access at a computer networked with the database to securely store electronic documents with the risk management information associated with the user,

A system of claim 24, the electronic documents comprising one or more of loss prevention survey results, risk summaries, and CAD diagrams.

26. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

the database being responsive to inputs by a user with authorized access at a

computer networked with the database to securely store electronic documents with the

risk management information associated with the user,

~~A system of claim 24,~~ the electronic documents comprising one or more CAD

diagrams, and further comprising means for automatically converting the CAD diagrams

into graphic image for storage within the database.

27. (Original) A system of claim 1, the database comprising a SQL database

server.

28. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ the database responsive to electronically received

recommendations regarding a segment of risk management information to post the

recommendations with the segment of risk management information.

29. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

A system of claim 1, the graphics interface facilitating interactive recommendations, wherein electronic recommendations for a segment of risk management information may be stored with the database for association with the segment of risk management information.

30. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

A system of claim 1, the graphics interface and user interface providing drill-down linkage between high level summary and low level explanatory details based upon contributing factors to that rating.

31. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

~~A system of claim 1,~~ the graphics interface generating color-coded graphic data to differentiate decision-making risk management information.

32. (Currently amended) A system of claim [[30]] 31, the color-coded graphic data comprising red, yellow, blue and green decision-making risk management information.

33. (Currently amended) A system of claim [[30]] 31, different colors of the color-coded graphic data being associated with different quality ratings.

34. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ further comprising means for appending user-generating

comments to one or more segments of the risk management information.

35. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ further comprising means for viewing and manipulating

recommendations and associated valuations through the graphics interface and over the

network.

36. (Original) A system of claim 35, further comprising means for selectively

switching between cost-benefit analyses, summaries, status screens, through the graphics

interface and over the network.

37. (Original) A system of claim 35, further comprising means for selectively switching between values associated with recommendations, through the graphics interface and over the network.

38. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

A system of claim 1, further comprising means for viewing one or more of the following recommended cost-benefit analysis information through the graphics interface and over the network: total loss before implementation of a recommendation, total loss after implementation of a recommendation, property damage loss before implementation of a recommendation , property damage loss after implementation of a recommendation, business interruption loss before implementation of a recommendation, business interruption loss after implementation of a recommendation, estimated cost to complete, estimated cost to complete source, estimated probability, estimated probability source, and estimated annual risk avoidance.

39. (Currently amended) A system of claim 38, the estimated annual risk avoidance comprising a factor of [(property loss before implementation of a

recommendation + business interruption loss before implementation of a

recommendation) - (property loss after implementation of a recommendation + business

interruption loss after implementation of a recommendation)] / probability (in years))

{(property loss before implementation of a recommendation + business interruption loss

before implementation of a recommendation) - (property loss after implementation of a

recommendation + business interruption loss after implementation of a

recommendation)} / probability (in years)).

40. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information.

A system of claim 1, further comprising means for sharing one or more

recommendations between users through the interface and over the network.

41. (Original) A system of claim 40, the sharing based upon access and authority

levels of accounts, divisions, locations, or individuals.

42. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ further comprising means for posting user-generated

documents with user-authorized risk management information through the graphics

interface and over the network.

43. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ wherein the updates to the risk management information

comprise modifications in a segment of risk management information, the users having

authorized access to the segment.

44. (Previously presented) A system of claim 43, wherein the modifications

comprise the posting of a new document to the segment of risk management information.

45. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

~~A system of claim 1,~~ wherein the means for generating email comprises (a) an email server connected in a network with one or more access computers, and (b) an email notification application connected in network with the database for automatically sending email notification to the access computers upon updates to the risk management information.

46. (Original) A system of claim 45, further comprising a workflow engine application connected in network between the database and the email notification application, for interfacing between one or more access terminals and the database.

47. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ further comprising a workflow engine application connected

in network with the database for interfacing between one or more access terminals and

the database.

48. (Original) A system of claim 47, the workflow engine application comprising

a rec builder for posting recommendations to the risk management information.

49. (Currently amended) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network;

a graphics interface for generating graphic data of the risk management

information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ wherein the means for generating email further comprises

means for the users to turn email notification on or off and to self-select email

notification frequency.

50. (Currently amended) A system for managing risk management information, comprising:

a database for storing one or more segments [[or]] of risk management information;

means for augmenting information within one of the segments of risk management information through a workflow process terminal in network with the database; and

email notification means for communicating email to an authorized user of the one segment to notify the authorized user of the augmented information, wherein the authorized user may access graphical data representing at least part of the segment of risk management information.

51. (Original) A system of claim 50, the email notification means comprising an email server connected in network with the authorized user, and an email notification application for interfacing between the database and the email server.

52. (Original) A system of claim 50, further comprising a workflow engine application for interfacing between one or more workflow process terminals and the database.

53. (Original) A system of claim 50, further comprising a security buffer coupled in network between the database and an access computer of the authorized user, for ensuring only authorized access to the segments of information.

54. (Original) A system of claim 53, the email comprising an Internet link to the augmented information within the one segment, the buffer automatically checking with the database to ensure that a user accessing the link has authorized access to the augmented information.

55. (Original) A system of claim 50, further comprising a graphics interface for collating risk management information from the database into a graphical display for an access computer coupled in network with the database.

56. (Canceled)

57. (Canceled)

58. (Canceled)

59. (Canceled)

60. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk

management information,

~~A system of claim 1,~~ wherein the risk management information is segmented

within the database for association with a plurality of entities having proprietary interest

in, and authorized access to, one or more segments of the risk management information,

wherein the risk management information pertains to property risks associated with loss

of existing property associated with the plurality of entities located at a plurality of

respective facilities.

61. (Previously presented) A system of claim 60,

wherein the system is configured to allow selective access to parts of the risk

management information to authorized users having different roles associated with risk

management, to thereby control sharing of risk management information, and

wherein the system is further configured to facilitate the management of the

property risks by facilitating: an initial collection of risk information in a survey

conducted at a facility; the building of a recommendation pertaining to assessed risks at

the facility; and the tracking of progress regarding the recommendation.

62. (Previously presented) A graphical and interactive interface system for

managing risk management information, comprising:

a secure database having risk management information accessible by authorized

access through a network; and

a graphics interface for generating graphic data of the risk management

information in response to the authorized access,

wherein the risk management information is segmented within the database for

association with a plurality of entities having proprietary interest in, and authorized

access to, one or more segments of the risk management information, wherein the risk

management information pertains to property risks associated with loss of existing

property associated with the plurality of entities located at a plurality of respective

facilities,

wherein the system is configured to allow selective access to parts of the risk

management information to authorized users having different roles associated with risk

management, to thereby control sharing of risk management information, and

wherein the system is further configured to facilitate the management of the

property risks by facilitating: an initial collection of risk information in a survey

conducted at a facility; the building of a recommendation pertaining to assessed risks at

the facility; and the tracking of progress regarding the recommendation.

63. (Previously presented) A method for managing risk management information,

comprising:

providing a database for storing risk management information that is segmented

for association with a plurality of entities having proprietary interest in, and authorized

access to, one or more segments of the risk management information, wherein the risk

management information pertains to property risks associated with loss of existing

property associated with the plurality of entities located at a plurality of respective

facilities, and

allowing selective access to parts of the risk management information to

authorized users having different roles associated with risk management, to facilitate the

management of the property risks,

wherein the management of the property risks includes:

collecting risk information in a survey conducted at a facility;

building of a recommendation pertaining to assessed risks at the facility; and

tracking the progress of the recommendation.